



Human Resources  
Employee Benefits & Services

## MODIFIED BENEFIT OPTION (MBO)

# NURSES

MOU Contract 2021-2024

**The Modified Benefit Option (MBO) is an alternative benefit package that provides an increased base rate of pay with modified benefits.**



**NURSES (CNA)**

**\$2.00** more per hour



The increase in pay is also included when calculating the following:

- Overtime
- County Contribution to RMT
- Sick Leave Cash-Outs to RMT
- Leave Cash-Outs

## Frequently Asked Questions

### Can I enroll in the Modified Benefit Option (MBO)?

Only eligible job classifications are eligible to elect MBO. You can find the list of eligible classifications in your [Memorandum of Understanding \(MOU\)](#).

### Should I enroll in MBO?

It depends! Everyone's situation is different – read through this document to find out how MBO's benefits differ from the **Traditional Benefit Option (TBO)** to determine if it would work for your lifestyle. You can also visit our [MBO website](#), or call Employee Benefits and Services (EBSD) at 909-387-5787 and ask to speak with an MBO specialist for more information.

### When can I enroll in MBO; can I switch between MBO and TBO?

If you are in an eligible job classification, you can elect MBO upon hire, during Open Enrollment, or if you experience certain qualifying mid-year events.

### Can part-time employees enroll in MBO?

No, only full-time employees in eligible classifications are able to enroll in MBO.



**How are MBO  
benefits different?**  
*Look for the orange text.*

## HEALTH BENEFITS

The County pays a large portion of your healthcare premiums. To determine your out-of-pocket costs, use our online [Benefits Calculator](#).



### MEDICAL PREMIUM SUBSIDY

*Effective August 14, 2021*

	<b>TBO</b>	<b>MBO</b>
Emp-Only	\$182.92	\$150.20
Emp +1	\$369.00	\$300.15
Emp +2 or more	\$496.25	\$419.70

## BRONZE PLAN ENROLLMENT

MBO enrollees are eligible to enroll in the Blue Shield Bronze PPO, which has lower premiums, but higher deductibles and costs.

## MEDICAL OPT-OUT/WAIVE

If you have other employer-sponsored group coverage and do not enroll in the County's medical plans, you will receive an extra \$40 per pay period.



### VISION PREMIUMS

No Cost for Employee-Only Coverage.

Purchase dependent coverage for a small bi-weekly cost:

Employee +1	\$3.16
Employee +2 or more	\$8.81

## LEAVE PROVISIONS

	<b>TBO</b>	<b>MBO</b>
<b>Vacation</b>	80-160 hours per year <i>Cash-out option up to 60 hours per year if 80 hours of vacation used in prior year</i>	See PTO
<b>Sick</b>	3.39 hours per pay period	See PTO
<b>Holiday</b>	13 + 1 floating per year (8 hours/holiday)	See PTO
<b>Bereavement</b>	2 days per occurrence - 3 if traveling >1,000 miles - 1 additional day for death of parent, spouse, or child	Same as TBO
<b>Perfect Attendance Leave (PAL)</b>	Up to 16 hours PAL or annual gym membership reimbursement up to \$299	Not Eligible

**The MBO offers flexible Paid Time Off (PTO) in lieu of separate use-specific leave accrual such as vacation and sick leave.**

### **Paid Time Off (PTO) for MBO**

#### **10,400 Service Hours or Less**

Accrual: 6.92 hours/pay period  
Max. Unused Balance: 270 hours  
Max. PTO + VAC\*: 320 hours

#### **10,400 through 20,080 Service Hours**

Accrual: 7.85 hours/pay period  
Max. Unused Balance: 306 hours  
Max. PTO + VAC\*: 367 hours

#### **20,080 – 41,600 Service Hours**

Accrual: 8.77 hours/pay period  
Max. Unused Balance: 342 hours  
Max PTO + VAC\*: 410 hours

#### **Over 41,600 Service Hours**

Accrual: 9.69 hours/pay period  
Max. Unused Balance: 378 hours  
Max PTO + VAC\*: 446 hours

**Receive 2x your base salary rate for hours worked on 10 holidays. See MOU for list.**

*\*Employees who switch from TBO to MBO and have unused vacation time.*

# Employees are our most valuable resource.

## VOLUNTARY PARTICIPATION PROGRAMS

### COUNTY-PAID BENEFITS

#### SHORT-TERM DISABILITY

Receive 55% of pay, up to \$1,357/week for up to one year.

#### BASIC TERM LIFE INSURANCE

\$25,000 for Employee

#### EDUCATION LEAVE AND TRAINING

24 hours annually, may carry over up to 12 hours into next calendar year.  
*National specialty organization certificate holders provided an additional 10 hours, as long as the certification is maintained.*

#### RETIREMENT

##### SBCERA Retirement Formulas

*Reciprocity provisions may apply*

**Tier I** 2.0% AT AGE 55  
*Hired PRIOR to Jan 1, 2013*

**Tier II** 2.5% at age 67  
*Hired ON or AFTER Jan 1, 2013*

##### 457(b) Deferred Compensation

Auto-enrolled upon hire at 1% contribution of base salary. County will match half of your contribution up to 0.5% of your base salary after two years of continuous service.

##### Retirement Medical Trust (RMT)

###### **County Contribution**

(Based on continuous years of service):

10-14 years = 1.25% of biweekly base salary  
15-24 years = 1.75% of biweekly base salary  
20+ years = 2.00% of biweekly base salary

###### **Sick Leave Conversion**

Upon separation, eligible to convert a portion of your sick leave into the RMT upon attaining 10+ years of participation with SBCERA and/or other public retirement.

*MBO enrollees are **NOT** able to convert PTO balance into the RMT. Unused PTO hours will be paid out in accordance with your MOU.*

<b>Supplemental Term Life Insurance</b>	Have financial security with extra term life coverage for yourself and your family with coverage up to \$700,000.
<b>AD&amp;D Insurance</b>	Additional insurance in the event of accidental death or serious injury, with coverage options up to \$250,000.
<b>FSA</b>	Pre-tax account for qualified health care expenses up to \$2,750 annually. <i>If enrolled in Blue Shield Bronze PPO, MBO enrollees are eligible for a match up to \$20 per pay period.</i>
<b>DCAP</b>	Pre-tax account for qualified dependent care expenses up to \$5,000 annually.
<b>Annual Tuition Reimbursement</b>	Get up to \$700 per fiscal year, with carryover balance up to \$1,550. Refer to MOU.
<b>Tuition Loan Repayment</b>	Receive up to \$7,500 for eligible loan repayment. See your MOU.
<b>529 Savings Plan</b>	Invest for future educational expenses with tax-free earnings. Contact Voya to enroll.
<b>Combined Giving</b>	<a href="https://link.sbcounty.gov/CombinedGiving">link.sbcounty.gov/CombinedGiving</a> Give back to the community via one-time or ongoing payroll deductions.
<b>Commuter Services</b>	<a href="https://link.sbcounty.gov/rideshare">link.sbcounty.gov/rideshare</a> Help the environment, reduce traffic, save money and earn rewards with your commute.
<b>Employee Discounts</b>	<a href="https://link.sbcounty.gov/EmployeeDiscount">link.sbcounty.gov/EmployeeDiscount</a> Save big at hundreds of national and local merchants.
<b>Wellness Program</b>	<a href="https://link.sbcounty.gov/wellness">link.sbcounty.gov/wellness</a> Information, resources and rewards to support your healthy lifestyle.
<b>Employee Assistance Program (EAP)</b>	<a href="https://link.sbcounty.gov/eap">link.sbcounty.gov/eap</a> Confidential expert support and resources available at any time, at no cost to you.

# EMPLOYEE OUT-OF-POCKET COSTS

(Effective on August 14, 2021)

Employee Only Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$108.09	\$140.81
Blue Shield Access + HMO	\$69.90	\$102.62
Blue Shield PPO	\$357.62	\$390.34
Kaiser Permanente HMO	\$139.38	\$172.10
Kaiser Choice HMO	\$96.97	\$129.69
Employee + 1 Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$211.03	\$279.88
Blue Shield Access + HMO	\$134.65	\$203.50
Blue Shield PPO	\$730.54	\$799.39
Kaiser Permanente HMO	\$273.59	\$342.44
Kaiser Choice HMO	\$188.77	\$257.62
Employee + 2 or more Coverage		
Plan	TBO - Employee Cost Per Pay Period	MBO - Employee Cost Per Pay Period
Blue Shield HMO	\$323.65	\$400.20
Blue Shield Access + HMO	\$215.58	\$292.13
Blue Shield PPO	\$1,209.28	\$1,285.83
Kaiser Permanente HMO	\$412.17	\$488.72
Kaiser Choice HMO	\$292.18	\$368.73